



Docket No.: 24534-080000

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : BRAUN, WILLIAM J., et  
al.  
Appl. No. : 09/930913  
Filed : August 15, 2001  
Title : SYSTEM AND METHOD  
FOR EVALUATING REAL  
ESTATE FINANCING  
STRUCTURES

Confirmation No.: 1702

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 14, 2005.

Grp./A.U. : 3628  
Examiner : H.T. Dass  
Customer No. : 1923

Signature   
Stephen T. Scherrer, Reg. No. 45,080

**REPLY TO FINAL OFFICE ACTION**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**Introductory Comments**

The paper is submitted in response to the Office Action dated July 14, 2005. Please consider the remarks as indicated on the following pages.

Amendments to the Claims begin on page 2.

Remarks/Arguments begin on page 7.